## STATE OF MICHIGAN DEPARTMENT OF LABOR AND ECONOMIC GROWTH OFFICE OF FINANCIAL AND INSURANCE SERVICES

## **Before the Commissioner of Financial and Insurance Services**

Services,	
Petitioner,	
	Case No. 04-426-L
v	<b>Docket No. 2004-1013</b>
Brian Winborn,	
Respondent.	
For the Petitioner:	For the Respondent:
Laurence S. Wood (P34745)	Elias Muawad (P41632)
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Issued and entered this 17th day of March 2005 by John R. Schoonmaker Special Deputy Commissioner

## AMENDED ORDER DENYING REQUEST FOR RECONSIDERATION

The Commissioner issued a Final Decision in this matter dated February 24, 2005. The

## Commissioner ordered as follows:

Office of Financial and Ingurance

Therefore, it is ORDERED that the Respondent is prohibited from being employed by, an agent of, or control person of a licensee or registrant under the Mortgage Brokers, Lenders and Servicers Licensing Act or licensee or registrant under a financial licensing act.

The Responded has filed a Request for Reconsideration dated March 14, 2005.

The Respondent contends that the Commissioner lacked jurisdiction for entering this order because the Respondent was not a licensee or registrant under the Mortgage Brokers, Lenders, and Servicers Licensing Act.

The Commissioner entered her order under MCL for 45.1668a(1), which provides:

If in the opinion of the commissioner a person has engaged in fraud, the commissioner may serve upon that person a written notice of intention to prohibit that person from being employed by, an agent of, or control person of a licensee or registrant under this act or a licensee or registrant under a financial licensing act....

"Person" and "Registrant" are separately defined in MCL for 45.1651a as follows:

As used in this act, unless the context requires otherwise:

- (p) "Person" means an individual, corporation, partnership, association, governmental entity, or any other legal entity.
- (t) "Registrant" means a person registered or required to be registered under this act.

Thus, there was no requirement that the Respondent be a registrant to be subject to MCL for 45.1668a(1). As the Respondent is a "person," the Commissioner had jurisdiction over him to enter the order.

Therefore, it is ORDERED that the request for rehearing is denied.